

Serial No.: 10/647,645
Response to Office Action

Docket No. 1009.13
Customer No. 53953

Amendments to the Claims

The following listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Previously presented) A system, comprising:
a computing device for:
 receiving first information about a customer;
 to at least first and second loan sources, outputting second information
 enabling the first and second loan sources to determine whether to
 offer a loan to the customer for financing an item, wherein the second
 information includes at least a portion of the first information;
 from the first and second loan sources, receiving submissions of respective
 first and second offers for providing the loan to the customer for
 financing the item, wherein the first and second offers are submitted
 by the first and second loan sources in response to the second
 information and in a manner that commits to provide the loan if
 accepted by the customer;
 identifying at least one of the first and second offers as being most favorable;
 and
 to the customer, outputting third information about the identified offer,
 wherein the third information includes an identity of at least one of the
 loan sources that submitted the identified offer.
2. (Previously presented) The system of Claim 1 wherein the first information
includes information about the item, and wherein the second information includes the
information about the item.
3. (Previously presented) The system of Claim 1 wherein the item is an
automobile.

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4. (Previously presented) The system of Claim 1 wherein the item is security for the loan.

5. (Previously presented) The system of Claim 1 wherein the financing is a refinancing.

6. (Previously presented) The system of Claim 1 wherein the first and second offers are submitted by the first and second loan sources in a manner that commits to provide the loan if accepted by the customer within a specified time period.

7. (Previously presented) The system of Claim 1 wherein the first and second offers are submitted by the first and second loan sources in a manner that commits to provide the loan if accepted by the customer, and if the second information is consistent with a review of underlying evidence thereof.

8. (Previously presented) The system of Claim 1 wherein the first information includes an identity of the customer, and wherein the computing device is for:

to at least the first and second loan sources, outputting the second information yet withholding the customer's identity.

9. (Previously presented) The system of Claim 8 wherein the computing device is for outputting the customer's identity to the identified loan source.

10. (Previously presented) The system of Claim 1 wherein the computing device is for:

in response to the first information, determining fourth information regarding the customer's ability to repay the loan, wherein the second information includes the fourth information.

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11. (Previously presented) The system of Claim 10 wherein the computing device is for:

in response to the first information, outputting at least one request to a credit bureau; from the credit bureau, receiving at least one reply to the request; and in response to the reply, determining the fourth information.

12. (Previously presented) The system of Claim 10 wherein the fourth information includes a measure of certainty regarding the customer's ability to repay the loan.

13. (Previously presented) The system of Claim 1 wherein the computing device is for:

in response to the first information, determining a measure of certainty regarding the customer's identity in comparison to the first information.

14. (Previously presented) The system of Claim 13 wherein the computing device is for:

to at least the first and second loan sources, outputting the second information about the customer only if the measure of certainty regarding the customer's identity is higher than a predetermined threshold.

15. (Previously presented) The system of Claim 14 wherein the computing device is for:

in response to the first information, outputting at least one first request to a credit bureau;

from the credit bureau, receiving at least one first reply to the first request;

in response to the first reply, determining at least one second request;

outputting the second request to the customer in order to authenticate the customer's identity in comparison to the first information;

from the customer, receiving at least one second reply to the second request; and

in response to the second reply, determining the measure of certainty regarding the customer's identity in comparison to the first information.

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16. (Previously presented) A system, comprising:
a computing device for:
receiving first information about a customer, wherein the first information includes an identity of the customer;
in response to the first information, determining second information regarding the customer's ability to repay a loan;
to at least one loan source, outputting third information enabling the loan source to determine whether to offer the loan to the customer for financing an item, wherein the third information includes at least a portion of the first information and the second information, yet withholding the customer's identity;
from the loan source, receiving a submission of an offer for providing the loan to the customer for financing the item, wherein the offer is submitted by the loan source in response to the third information and in a manner that commits to provide the loan if accepted by the customer; and
to the customer, outputting fourth information about the offer, wherein the fourth information includes an identity of the loan source.
17. (Previously presented) The system of Claim 16 wherein the first information includes information about the item, and wherein the third information includes the information about the item.
18. (Previously presented) The system of Claim 16 wherein the item is an automobile.
19. (Previously presented) The system of Claim 16 wherein the item is security for the loan.
20. (Previously presented) The system of Claim 16 wherein the financing is a refinancing.

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21. (Previously presented) The system of Claim 16 wherein the offer is submitted by the loan source in a manner that commits to provide the loan if accepted by the customer within a specified time period.

22. (Previously presented) The system of Claim 16 wherein the offer is submitted by the loan source in a manner that commits to provide the loan if accepted by the customer, and if the third information is consistent with a review of underlying evidence thereof.

23. (Previously presented) The system of Claim 16 wherein the computing device is for outputting the customer's identity to the loan source after receiving the submission of the offer from the loan source.

24. (Previously presented) The system of Claim 16 wherein the computing device is for:

in response to the first information, outputting at least one request to a credit bureau; from the credit bureau, receiving at least one reply to the request; and in response to the reply, determining the second information.

25. (Previously presented) The system of Claim 16 wherein the second information includes a measure of certainty regarding the customer's ability to repay the loan.

26. (Previously presented) The system of Claim 16 wherein the computing device is for:

in response to the first information, determining a measure of certainty regarding the customer's identity in comparison to the first information.

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27. (Previously presented) The system of Claim 26 wherein the computing device is for:

to the loan source, outputting the third information about the customer only if the measure of certainty regarding the customer's identity is higher than a predetermined threshold.

28. (Previously presented) The system of Claim 27 wherein the computing device is for:

in response to the first information, outputting at least one first request to a credit bureau;

from the credit bureau, receiving at least one first reply to the first request;

in response to the first reply, determining at least one second request;

outputting the second request to the customer in order to authenticate the customer's identity in comparison to the first information;

from the customer, receiving at least one second reply to the second request; and

in response to the second reply, determining the measure of certainty regarding the customer's identity in comparison to the first information.